

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE MIDDLE DISTRICT OF ALABAMA**

IN RE:

ANTHONY TIMMONS  
SSAN: XXX-XX-0815

Case No. 16-31068-DHW  
Chapter 13

Debtor(s)

**TRUSTEE'S OBJECTION TO CONFIRMATION**

COMES NOW, the Trustee, by and through the undersigned counsel, and pursuant to 11 U.S.C. §1325 objects to confirmation of the debtor(s)' plan as filed. As grounds for said objection, the Trustee states as follows:

1. The debtor(s) filed a petition seeking relief under Chapter 13 of the United States Bankruptcy Code on April 28, 2016.
  2. The debtor(s) §341 Meeting of Creditors was held June 16, 2016.
- (X) The plan fails to comply with Court's standing order on adequate protection payments.
- (X) The following creditor was listed as unsecured, but filed their claim as secured or priority. The debtor's plan fails to make provisions for this claim:

Creditor: SANTANDER CONSUMER USA  
Trustee's Claim Number: 16  
Account Number: 5194 ARRS 2013 NISSAN ALTIMA NO PROV  
Claim Amount: \$966.71  
Court Claim Number: 3  
Claim Filed As: SECURED VEHICLE ARREARS DEBT

- (X) Debtor(s) was to amend to provide for a 100% dividend to unsecured creditors.
- (X) Debtor(s) fails to provide an interest rate for claim of Springleaf.

WHEREFORE, the above premises considered, Trustee objects to confirmation of the debtors' plan and requests that either confirmation be denied or the case be continued until such time as the above referenced issues have been resolved.

Respectfully submitted this July 11, 2016.

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Curtis C. Reding  
Chapter 13 Trustee

By: /s/ Tina J. Hayes

Tina J. Hayes

**CERTIFICATE OF SERVICE**

I, the undersigned, hereby certify that I have served copies of the foregoing Trustee's Objection to Confirmation on the parties listed below by either electronic mail or by placing same in the U.S. Mail, postage prepaid and properly addressed this July 11, 2016.

Copy to: DEBTOR(S)  
RICHARD D SHINBAUM

/s/ Tina J. Hayes

Tina J. Hayes